

***Amendments to the Abstract***

Please replace the ABSTRACT found on page 27 of the instant Specification in its entirety with the following amended ABSTRACT:

A money receiving system receives monetary payments without using cash or placing restrictions on recipients of such payments. This system uses an authentication management apparatus and a store communication terminal. The authentication management apparatus includes a receiver for receiving customer ID information, store ID information, and monetary amount information from a store communication terminal, an authentication device for authenticating the customer ID and the store ID, and a transfer device for transferring money indicated by the monetary amount from an account of a store to an account of a customer. The store communication terminal includes a memory for storing store information, a receiver for receiving customer information, an input device for inputting a monetary amount that a store is to pay a customer, and a transmitter for transmitting the store ID, the customer ID, and the monetary amount to an authentication management apparatus.